

# UK investment bulletin

July 2024



This investment bulletin should be read in conjunction with the principal brochure(s) for the relevant product(s). Please refer to 'Important information' at the end of the bulletin.

- Fund performance for 3 months, 1 year, 3 years, 5 years and 5 year AGR can be found on pages 3 - 11
- Fund performance for discrete years over a 5 year period can be found on pages 12 - 20

For details of the available range of funds and their charges, please refer to the 'Investments-your guide' and 'Mirror funds-your guide' booklets, copies of which are available on request.

For full details of the products, please refer to the individual product brochure and individual policy terms and conditions, copies of which are available on request.

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## Fund performance in fund currency to 30 June 2024

Fund name	Fund code	Fund currency	AMC (%)	Current bid price	Launch date	FE Crown rating	Risk rating	3 months	1 year	3 years	5 years	5 years AGR
<b>Low risk funds</b>												
Eagle Money Market <sup>1</sup>	SEGL	EGL	0.75	11.00	01/03/1988	👑👑👑👑👑	1+	-2.3%	-2.7%	-7.9%	-15.8%	-3.4%
Euro Money Market	SEUR	EUR	0.75	0.81	01/10/1995	👑👑👑👑👑	1	0.8%	3.0%	2.1%	-0.5%	-0.1%
Japanese yen Money Market	SEJPY	JPY	0.75	116.39	01/10/1995	👑👑👑👑👑	1	-0.2%	-1.1%	-3.4%	-5.6%	-1.1%
Sterling Money Market	SEGBP	GBP	0.75	3.11	01/03/1988	👑👑👑👑👑	1	1.1%	4.6%	6.6%	5.7%	1.1%
US dollar Money Market	SEUSD	USD	0.75	2.27	01/03/1988	👑👑👑👑👑	1	1.2%	4.8%	7.5%	7.9%	1.5%
ZI Singapore dollar money	HQSGD	SGD	0.75	1.17	01/11/2007		1	-	-	-1.0%	-2.5%	-0.5%
<b>Managed funds</b>												
Eagle Adventurous <sup>1</sup>	ADEGL	EGL	1.50	76.90	01/03/1988	👑👑👑👑👑	4	3.0%	21.3%	16.8%	62.8%	10.2%
Eagle Blue Chip <sup>1</sup>	BCEGL	EGL	1.50	54.96	01/03/1988	👑👑👑👑👑	3	0.5%	10.2%	4.1%	24.8%	4.5%
Eagle Performance <sup>1</sup>	PFEGL	EGL	1.50	68.58	01/03/1988	👑👑👑👑👑	3	1.5%	15.1%	13.1%	45.3%	7.8%
Euro Adventurous	ADEUR	EUR	1.50	7.45	31/12/2002	👑👑👑👑👑	4	2.9%	19.8%	15.8%	64.4%	10.5%
Euro Blue Chip	BCEUR	EUR	1.50	4.23	31/12/2002	👑👑👑👑👑	3	-0.1%	9.4%	3.4%	25.1%	4.6%
Euro Cautious	CAEUR	EUR	1.50	3.14	31/12/2002	👑👑👑👑👑	3+	-0.3%	7.1%	-4.0%	10.1%	1.9%
Euro Defensive	DEEUR	EUR	1.50	2.39	31/12/2002	👑👑👑👑👑	3	-0.5%	5.1%	-11.7%	-3.8%	-0.8%
Euro Performance	PFEUR	EUR	1.50	5.56	31/12/2002	👑👑👑👑👑	3	0.7%	12.6%	12.2%	44.1%	7.6%
Sterling Adventurous	ADGBP	GBP	1.50	11.07	01/03/1988	👑👑👑👑👑	4	2.9%	16.4%	13.3%	43.1%	7.4%
Sterling Blue Chip	BCGBP	GBP	1.50	7.10	01/03/1988	👑👑👑👑👑	3	1.4%	8.0%	-4.6%	2.5%	0.5%
Sterling Cautious	CAGBP	GBP	1.50	2.96	03/03/2003	👑👑👑👑👑	3+	0.7%	6.5%	-12.7%	-8.1%	-1.7%
Sterling Defensive	DEGBP	GBP	1.50	2.20	03/03/2003	👑👑👑👑👑	3+	-0.2%	5.5%	-19.7%	-16.6%	-3.6%
Sterling Performance	PFGBP	GBP	1.50	9.43	01/03/1988	👑👑👑👑👑	3	2.1%	10.4%	4.1%	17.5%	3.3%
US dollar Adventurous	ADUSD	USD	1.50	8.12	01/03/1988	👑👑👑👑👑	4+	2.1%	16.6%	2.5%	49.7%	8.4%
US dollar Blue Chip	BCUSD	USD	1.50	9.23	01/03/1988	👑👑👑👑👑	3	1.8%	11.9%	1.9%	35.2%	6.2%
US dollar Cautious	CTUSD	USD	1.50	3.27	03/03/2003	👑👑👑👑👑	3+	1.2%	7.7%	-3.8%	18.3%	3.4%
US dollar Defensive	DFUSD	USD	1.50	2.27	03/03/2003	👑👑👑👑👑	3	0.7%	4.2%	-8.9%	2.9%	0.6%
US dollar Performance	PFUSD	USD	1.50	10.35	01/03/1988	👑👑👑👑👑	3+	2.0%	14.7%	5.7%	48.4%	8.2%

Source: Zurich International Life. Figures based on bid prices on the last day of each month and include the deduction of the standard management charge. For the mirror funds, this also includes the deduction of the additional mirror fund charge of 0.75%. For details of the risk rating description and how the risk rating is calculated, please refer to the 'Mirror funds-your guide' brochure.

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<b>Mirror funds</b>												
<b>Far Eastern equity</b>												
ZI abrdn SICAV I All China Sustainable Equity	ASUSD	USD	1.75	2.22	15/03/2004	👑👑👑👑👑	5	2.6%	-13.0%	-55.4%	-35.1%	-8.3%
ZI abrdn SICAV I Asia Pacific Sustainable Equity	ARUSD	USD	1.75	3.31	04/05/2005	👑👑👑👑👑	5-	5.4%	3.1%	-26.3%	1.8%	0.4%
ZI abrdn SICAV I Asian Smaller Companies	9EUSD	USD	1.75	1.79	02/07/2012	👑👑👑👑👑	5	9.2%	19.9%	-6.5%	18.7%	3.5%
ZI Allianz Oriental Income	KNUSD	USD	1.80	5.53	18/10/2004	👑👑👑👑👑	4	1.4%	10.8%	-8.1%	80.4%	12.5%
ZI Allianz Total Return Asian Equity	BZUSD	USD	2.05	2.74	16/02/2006	👑👑👑👑👑	5	5.9%	8.5%	-31.7%	16.2%	3.1%
ZI Barings Hong Kong China	BXUSD	USD	1.25	1.21	20/03/2008	👑👑👑👑👑	5	6.2%	-7.5%	-53.1%	-17.9%	-3.9%
ZI CT (Lux) Asia Equities	USDYF	USD	1.00	1.45	28/01/2019	👑👑👑👑👑	5	6.7%	8.6%	-26.8%	6.6%	1.3%
ZI Fidelity ASEAN	DFSGD	SGD	1.50	1.21	31/01/2022	👑👑👑👑👑	5	-1.0%	3.1%	-	-	-
ZI Fidelity China Focus	FKUSD	USD	1.50	1.73	20/03/2008	👑👑👑👑👑	5	3.6%	-6.4%	-18.8%	-12.4%	-2.6%
ZI Fidelity India Focus	FGUSD	USD	1.50	2.57	20/03/2008	👑👑👑👑👑	5-	10.5%	23.4%	23.1%	55.3%	9.2%
ZI Fidelity Pacific	EMUSD	USD	1.50	1.53	01/11/2007	👑👑👑👑👑	4	-1.3%	2.6%	-32.3%	1.0%	0.2%
ZI FSSA Asian Equity Plus	FOUSD	USD	1.50	5.12	03/10/2005	👑👑👑👑👑	5	6.8%	0.8%	-18.3%	8.4%	1.6%
ZI FSSA China Growth	FNUSD	USD	1.75	5.45	03/10/2005	👑👑👑👑👑	5	0.2%	-13.6%	-44.2%	-14.8%	-3.2%
ZI FSSA Hong Kong Growth	FMUSD	USD	1.50	3.86	27/09/2005	👑👑👑👑👑	5	2.0%	-14.3%	-39.7%	-22.8%	-5.0%
ZI HSBC GIF ASEAN Equity	HGUSD	USD	1.50	2.51	27/09/2005	👑👑👑👑👑	5-	-1.1%	3.4%	-12.5%	-19.7%	-4.3%
ZI HSBC GIF Chinese Equity	HBUSD	USD	1.50	5.97	01/11/1998	👑👑👑👑👑	5	8.0%	2.2%	-43.7%	-16.3%	-3.5%
ZI HSBC GIF Hong Kong Equity	HAUSD	USD	1.00	3.71	01/11/1998	👑👑👑👑👑	5	8.1%	-2.3%	-39.5%	-22.3%	-4.9%
ZI HSBC GIF Indian Equity	HCUSD	USD	1.50	16.74	23/07/2001	👑👑👑👑👑	5	8.2%	29.1%	36.4%	59.1%	9.7%
ZI JPM India	JIUSD	USD	1.50	2.58	01/11/2006	👑👑👑👑👑	5-	9.6%	19.4%	22.1%	27.8%	5.0%
ZI JPM Taiwan	IYUSD	USD	1.50	3.71	01/11/2006	👑👑👑👑👑	5	8.8%	27.0%	4.7%	98.6%	14.7%
ZI JPMorgan ASEAN	JCUSD	USD	1.50	6.96	01/11/1998	👑👑👑👑👑	5	-1.3%	0.8%	-4.8%	-5.6%	-1.1%
ZI JPMorgan Asia Growth	APUSD	USD	1.50	1.51	01/11/2007	👑👑👑👑👑	5	7.9%	5.9%	-29.2%	9.4%	1.8%
ZI JPMorgan Indonesia	JRUSD	USD	1.50	1.49	20/03/2008	👑👑👑👑👑	5	-14.6%	-18.4%	-0.3%	-22.2%	-4.9%
ZI JPMorgan Korea	JEUSD	USD	1.50	5.19	18/10/2004	👑👑👑👑👑	5	-2.6%	8.0%	-27.9%	23.0%	4.2%
ZI JPMorgan Malaysia	DIUSD	USD	1.50	1.38	01/11/2007	👑👑👑👑👑	5	5.0%	14.8%	-6.2%	-2.1%	-0.4%
ZI JPMorgan Pacific Securities	JAUSD	USD	1.50	10.62	01/11/1998	👑👑👑👑👑	4	3.4%	6.2%	-22.8%	19.6%	3.6%
<b>Specialist</b>												
ZI abrdn SICAV I Global Innovation Equity	ATUSD	USD	1.75	1.39	01/11/2000	👑👑👑👑👑	4	4.0%	14.4%	-31.5%	30.6%	5.5%

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<b>Mirror funds continued</b>												
<b>Specialist continued</b>												
ZI Amundi Funds Volatility World <sup>4</sup>	N2USD	USD	1.20	0.85	11/11/2009	👑👑👑👑👑	2+	-0.4%	-1.7%	-1.7%	10.5%	2.0%
ZI BlackRock Global Funds Sustainable Energy	MEUSD	USD	1.65	2.31	01/11/2001	👑👑👑👑👑	4	-0.9%	-3.7%	-7.9%	63.6%	10.4%
ZI BlackRock Global Funds World Energy	MHUSD	USD	1.75	1.84	04/05/2005	👑👑👑👑👑	4	-0.7%	16.4%	65.8%	49.8%	8.4%
ZI BlackRock Global Funds World Financials	MJUSD	USD	1.50	1.85	01/04/2007	👑👑👑👑👑	4	0.3%	28.7%	12.1%	54.4%	9.1%
ZI BlackRock Global Funds World Gold - SGD hedged <sup>3</sup>	AOSGD	SGD	1.75	0.99	09/04/2009	👑👑👑👑👑	4	9.9%	10.7%	-12.1%	10.3%	2.0%
ZI BlackRock Global Funds World Gold USD	MDUSD	USD	1.75	5.02	01/11/2001	👑👑👑👑👑	4	10.3%	13.2%	-7.5%	18.2%	3.4%
ZI BlackRock Global Funds World Healthscience	ONUSD	USD	1.50	7.00	07/04/2009	👑👑👑👑👑	4	2.3%	12.6%	9.1%	51.2%	8.6%
ZI BlackRock Global Funds World Mining SGD hedged <sup>3</sup>	AASGD	SGD	1.75	1.75	28/11/2008	👑👑👑👑👑	4	3.5%	-1.3%	-8.6%	40.9%	7.1%
ZI BlackRock Global Funds World Mining USD	MGUSD	USD	1.75	2.58	18/10/2004	👑👑👑👑👑	4	3.9%	0.8%	-3.9%	52.3%	8.8%
ZI BlackRock Global Funds World Technology EUR	FLEUR	EUR	1.50	13.91	11/11/2009	👑👑👑👑👑	5	10.6%	41.7%	16.0%	140.5%	19.2%
ZI BlackRock Global Funds World Technology USD	K2USD	USD	1.50	10.09	11/11/2009	👑👑👑👑👑	5	9.7%	39.8%	4.6%	127.0%	17.8%
ZI DWS Invest Global Agribusiness	EVUSD	USD	1.50	1.19	01/11/2007	👑👑👑👑👑	4	-5.8%	-8.5%	-13.9%	3.6%	0.7%
ZI Franklin Templeton Gold and Precious Metals EUR <sup>3,5</sup>	HTEUR	EUR	1.50	0.42	03/05/2011	👑👑👑👑👑	4	9.3%	10.0%	-22.1%	19.6%	3.7%
ZI Franklin Templeton Gold and Precious Metals USD <sup>5</sup>	6CUSD	USD	1.50	0.57	03/05/2011	👑👑👑👑👑	4	9.8%	12.6%	-13.8%	36.2%	6.4%
ZI Invesco Asia Consumer Demand	CFUSD	USD	1.50	2.07	10/07/2008	👑👑👑👑👑	4	10.1%	10.3%	-31.8%	-3.2%	-0.6%
ZI Janus Henderson Horizon Global Technology <sup>4</sup>	9HUSD	USD	1.20	7.30	02/07/2012	👑👑👑👑👑	5	9.6%	45.0%	27.1%	127.0%	17.8%
ZI JPM Global Natural Resources EUR	ILEUR	EUR	1.50	1.19	01/04/2007	👑👑👑👑👑	4	2.1%	11.3%	34.9%	50.9%	8.6%
ZI JPM Global Natural Resources USD	CIUSD	USD	1.50	0.76	10/07/2008	👑👑👑👑👑	4	1.3%	9.8%	21.6%	42.4%	7.3%
ZI Jupiter Ecology	GDGBP	GBP	1.68	5.93	18/10/2004	👑👑👑👑👑	4	-0.1%	9.8%	10.4%	50.4%	8.5%
ZI Jupiter Financial Innovation	K3USD	USD	1.50	2.41	11/11/2009	👑👑👑👑👑	4	2.5%	30.2%	-19.6%	12.9%	2.5%
ZI Jupiter Global Ecology Growth USD	6JUSD	USD	1.50	2.30	03/05/2011	👑👑👑👑👑	4	0.2%	9.4%	-0.7%	45.9%	7.9%
ZI Ninety One GSF Global Environment	USD9X	USD	1.50	1.04	30/09/2021	👑👑👑👑👑	4+	-3.3%	-5.7%	-	-16.8%†	-6.5%†

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<b>Mirror funds continued</b>												
<b>Specialist continued</b>												
ZI Schroder ISF Global Climate Change Equity	CLUSD	USD	1.50	2.64	10/07/2008	👑👑👑👑👑	4	1.2%	4.4%	-11.5%	51.0%	8.6%
<b>High yield and Corporate bond</b>												
ZI Barings Developed and Emerging Markets High Yield Bond	NBUSD	USD	1.25	3.82	01/11/1998	👑👑👑👑👑	2	1.4%	11.2%	-4.4%	8.3%	1.6%
ZI Fidelity Funds European High Yield Hedged	AFSEK	SEK	1.00	2.07	05/05/2010	👑👑👑👑👑	2	0.9%	8.9%	-2.1%	6.1%	1.2%
ZI Invesco Euro Corporate Bond	DMEUR	EUR	1.00	2.04	09/04/2009	👑👑👑👑👑	2	-0.3%	4.8%	-8.1%	-5.2%	-1.1%
ZI Invesco Sustainable Global High Income	ORUSD	USD	1.00	2.87	07/04/2009	👑👑👑👑👑	2	1.0%	8.0%	-1.3%	8.6%	1.7%
<b>European equity</b>												
ZI Barings Eastern Europe <sup>2</sup>	USDK9	USD	1.50	3.49	21/07/2023		5	-	-	-	-	-
ZI Barings GUF Eastern Europe SP <sup>9</sup>	NAUSD	USD	1.50	0.01	01/11/1998	👑👑👑👑👑	5	0.0%	-99.7%	-99.9%	-99.9%	-73.1%
ZI CT (Lux) Pan European Equities	UXEUR	EUR	1.00	1.95	04/10/2018	👑👑👑👑👑	4	1.5%	14.8%	15.3%	55.2%	9.2%
ZI Fidelity European Growth	FDEUR	EUR	1.50	3.15	18/10/2004	👑👑👑👑👑	4	3.7%	12.8%	12.1%	21.0%	3.9%
ZI Fidelity Nordic	FFSEK	SEK	1.50	42.63	01/04/2007	👑👑👑👑👑	4	7.7%	25.0%	37.8%	79.5%	12.4%
ZI Invesco Pan European Equity	IVUSD	USD	1.50	1.98	01/11/2000	👑👑👑👑👑	4+	-2.7%	6.0%	7.0%	26.8%	4.9%
ZI Janus Henderson Continental European	CFEUR	EUR	1.50	2.88	01/11/2007	👑👑👑👑👑	4	0.5%	17.6%	20.4%	59.3%	9.8%
ZI UBS Swiss Equity	CMCHF	CHF	0.76	1.96	01/11/2007	👑👑👑👑👑	4	4.5%	7.3%	-0.8%	19.3%	3.6%
<b>Closed to new business</b>												
ZI BlackRock Global Funds Emerging Europe Sp <sup>7,9,10</sup>	MKUSD	USD	0.00	0.58	21/02/2006	👑👑👑👑👑	5	-0.1%	-0.6%	-62.2%	-55.4%	-14.9%
ZI BNP Paribas Funds Russia Equity <sup>9,10</sup>	KHEUR	EUR	0.00	1.08	01/11/2006	👑👑👑👑👑	4+	-0.2%	-0.7%	-43.8%	-37.2%	-8.9%
ZI Fidelity Emerging Europe, Middle East and Africa Sp <sup>11</sup>	3VEUR	EUR	0.00	0.01	01/06/2023		5	0.0%	0.0%	-	0.0%†	0.0%†
ZI HSBC GIF BRIC Equity <sup>8</sup>	HIUSD	USD	1.00	2.02	27/09/2005	👑👑👑👑👑	5	1.9%	1.8%	-34.8%	-22.6%	-5.0%
<b>Emerging markets equity</b>												
ZI BGF Emerging Europe II Fund Class A2 USD <sup>7,9,10</sup>	USDR9	USD	0.00	0.77	13/05/2024		5	-	-	-	-	-
ZI BlackRock Global Funds Latin American	MIUSD	USD	1.75	1.75	27/09/2005	👑👑👑👑👑	5	-14.0%	-11.3%	-9.0%	-17.6%	-3.8%

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<b>Mirror funds continued</b>												
<b>Emerging markets equity continued</b>												
ZI BNP Paribas Funds Brazil Equity	4TUSD	USD	1.75	0.50	21/03/2011	👑👑👑👑👑	5	-16.1%	-16.4%	-33.5%	-34.6%	-8.2%
ZI CT Latin America	LAUSD	USD	1.00	4.37	01/10/1996	👑👑👑👑👑	5-	-10.7%	-4.4%	-22.4%	-18.4%	-4.0%
ZI Fidelity Emerging Europe, Middle East and Africa	FBEUR	EUR	1.50	1.53	20/03/2008	👑👑👑👑👑	5	6.6%	19.5%	-37.0%	-21.1%	-4.6%
ZI Franklin MENA USD <sup>5</sup>	GCUSD	USD	2.00	2.67	01/12/2008	👑👑👑👑👑	5-	-3.6%	5.9%	20.4%	34.3%	6.1%
ZI HSBC GIF Brazil Equity USD	Z6USD	USD	1.75	0.44	05/05/2010	👑👑👑👑👑	5	-14.1%	-12.4%	-31.4%	-41.3%	-10.1%
ZI JPM ME Africa & Emerging Europe Opp Acc	USDPA	USD	1.50	1.36	01/12/2023		5	-	-	-	-	-
ZI Jupiter India Select	6FUSD	USD	1.75	2.80	03/05/2011	👑👑👑👑👑	5	8.2%	51.9%	73.0%	103.0%	15.2%
ZI Morgan Stanley Investment Funds Emerging Markets Equity	CUUSD	USD	1.60	1.03	01/11/2007	👑👑👑👑👑	5	7.4%	17.2%	-14.8%	12.5%	2.4%
ZI Pinebridge India Equity	9KUSD	USD	1.80	4.41	02/07/2012	👑👑👑👑👑	5	10.1%	29.5%	22.5%	65.6%	10.6%
ZI Schroder ISF BIC <sup>5</sup>	CCUSD	USD	2.00	1.55	01/11/2006	👑👑👑👑👑	5	6.5%	1.3%	-38.3%	-19.5%	-4.2%
ZI Templeton BRIC <sup>5</sup>	TFUSD	USD	2.10	1.52	01/09/2006	👑👑👑👑👑	5	6.8%	8.3%	-28.3%	-2.3%	-0.5%
ZI Templeton Emerging Markets <sup>5</sup>	TBUSD	USD	1.65	4.55	01/11/1998	👑👑👑👑👑	5	3.2%	10.0%	-20.5%	9.5%	1.8%
<b>Managed balanced</b>												
ZI BlackRock Global Funds Global Allocation EUR <sup>3</sup>	BHEUR	EUR	1.50	3.40	28/11/2008	👑👑👑👑👑	3	2.1%	13.3%	8.3%	38.3%	6.7%
ZI BlackRock Global Funds Global Allocation SGD <sup>3</sup>	ALSGD	SGD	1.50	2.58	28/11/2008	👑👑👑👑👑	3	0.7%	9.7%	-5.9%	24.1%	4.4%
ZI BlackRock Global Funds Global Allocation USD	ERUSD	USD	1.50	2.87	28/11/2008	👑👑👑👑👑	3	1.2%	11.7%	-2.4%	30.5%	5.5%
ZI Jupiter Merlin Balanced Portfolio EUR	GYEUR	EUR	1.50	2.22	09/08/2010	👑👑👑👑👑	3	-0.1%	10.9%	2.8%	20.4%	3.8%
ZI Jupiter Merlin Balanced Portfolio USD	Y9USD	USD	1.50	1.86	09/08/2010	👑👑👑👑👑	3	-1.2%	8.6%	-7.6%	13.3%	2.5%
ZI Premier Miton Cautious Multi Asset GBP	DGGBP	GBP	1.50	1.74	28/05/2012	👑👑👑👑👑	3	1.3%	12.0%	0.6%	16.2%	3.1%
ZI Premier Miton Cautious Multi Asset USD	7LUSD	USD	1.75	1.33	28/05/2012	👑👑👑👑👑	3	1.5%	11.7%	-8.7%	14.2%	2.7%
<b>Global bond</b>												
ZI BlackRock Global Funds Global Government Bond EUR <sup>3</sup>	ALEUR	EUR	0.75	1.32	10/07/2008	👑👑👑👑👑	2	-0.8%	-0.1%	-17.3%	-16.7%	-3.6%
ZI BlackRock Global Funds Global Government Bond USD	BPUSD	USD	0.75	1.58	10/07/2008	👑👑👑👑👑	2	-0.4%	1.8%	-12.3%	-8.6%	-1.8%

Source: Zurich International Life. Figures based on bid prices on the last day of each month and include the deduction of the standard management charge. For the mirror funds, this also includes the deduction of the additional mirror fund charge of 0.75%. For details of the risk rating description and how the risk rating is calculated, please refer to the 'Mirror funds-your guide' brochure.

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## Fund performance in fund currency to 30 June 2024

Fund name	Fund code	Fund currency	AMC (%)	Current bid price	Launch date	FE Crown rating	Risk rating	3 months	1 year	3 years	5 years	5 years AGR
<b>Mirror funds continued</b>												
<b>Global bond continued</b>												
ZI CT Global Bond	IBUSD	USD	1.00	1.63	01/10/1996	👑👑👑👑👑	2	-2.3%	-4.1%	-27.3%	-24.8%	-5.5%
ZI Fidelity Global Bond	FCUSD	USD	0.75	1.50	15/12/2003	👑👑👑👑👑	2+	-1.3%	0.0%	-20.0%	-13.2%	-2.8%
ZI Invesco Bond	OPUSD	USD	0.75	1.36	07/04/2009	👑👑👑👑👑	2+	-1.9%	0.7%	-21.5%	-13.4%	-2.8%
ZI Invesco Environmental Climate Opportunities Bond	OQUSD	USD	0.75	1.64	07/04/2009	👑👑👑👑👑	2	0.1%	6.2%	-4.2%	5.2%	1.0%
ZI Invesco Environmental Climate Opportunities Bond <sup>3</sup>	DNEUR	EUR	0.90	2.00	09/04/2009	👑👑👑👑👑	2	1.1%	8.3%	6.1%	11.1%	2.1%
ZI Morgan Stanley Investment Funds Global Bond	DBUSD	USD	0.80	1.98	01/11/1998	👑👑👑👑👑	2+	-1.1%	0.6%	-18.6%	-13.6%	-2.9%
ZI Schroder ISF Global Convertible Bond USD	R3USD	USD	1.25	1.97	11/11/2009	👑👑👑👑👑	3	-1.0%	1.3%	-19.5%	4.3%	0.9%
ZI Schroder ISF Global Inflation Linked Bond EUR	BLEUR	EUR	0.75	1.48	01/12/2008	👑👑👑👑👑	2	-0.8%	-1.1%	-20.0%	-16.1%	-3.5%
ZI Schroder ISF Global Inflation Linked Bond USD <sup>3</sup>	GAUSD	USD	0.75	1.75	01/12/2008	👑👑👑👑👑	2	-0.4%	0.6%	-15.5%	-8.4%	-1.7%
ZI Templeton Global Bond SEK <sup>3,5</sup>	AJSEK	SEK	1.05	0.97	01/11/2011	👑👑👑👑👑	2	-5.3%	-8.0%	-20.9%	-30.3%	-7.0%
ZI Templeton Global Bond USD <sup>5</sup>	TEUSD	USD	1.25	1.78	21/02/2006	👑👑👑👑👑	2	-4.8%	-6.2%	-15.6%	-23.7%	-5.3%
ZI Templeton Global Total Return <sup>5</sup>	TDUSD	USD	1.05	1.99	21/02/2006	👑👑👑👑👑	2+	-4.5%	-0.7%	-17.4%	-27.0%	-6.1%
<b>Japanese equity</b>												
ZI BlackRock Global Funds Japan Small & MidCap Opportunities	MCUSD	USD	1.50	1.68	01/11/2000	👑👑👑👑👑	5	-5.4%	12.7%	-16.6%	11.3%	2.2%
ZI CT Japan	EQJPY	JPY	1.00	245.40	01/10/1995	👑👑👑👑👑	4	4.1%	27.5%	53.1%	123.1%	17.4%
<b>Global equity</b>												
ZI BlackRock Global Funds Systematic Global Equity High Income	FIUSD	USD	1.50	1.97	01/11/2007	👑👑👑👑👑	4	3.7%	17.8%	13.3%	40.5%	7.0%
ZI CT (Lux) Global Select USD	USDYJ	USD	1.50	2.20	28/01/2019	👑👑👑👑👑	4	4.2%	26.5%	8.4%	57.2%	9.5%
ZI Fidelity Global Thematic Opportunities	FAUSD	USD	1.50	3.32	01/11/1998	👑👑👑👑👑	4	2.6%	13.8%	-5.1%	25.9%	4.7%
ZI Fidelity World	FEEUR	EUR	1.50	4.30	03/10/2005	👑👑👑👑👑	4	2.7%	17.7%	17.9%	60.9%	10.0%
ZI Franklin Templeton Mutual Global Discovery <sup>5</sup>	R2USD	USD	1.50	2.45	11/11/2009	👑👑👑👑👑	4	-3.2%	10.1%	11.4%	29.5%	5.3%
ZI Invesco Global Equity Income	7QUSD	USD	1.40	3.17	01/06/2012	👑👑👑👑👑	4	2.5%	17.9%	23.4%	56.5%	9.4%
ZI JPM Global Research Enhanced Index Equity	USDE3	USD	0.38	1.77	22/07/2022	👑👑👑👑👑	4	3.5%	22.2%	-	41.2%†	18.9%†

Source: Zurich International Life. Figures based on bid prices on the last day of each month and include the deduction of the standard management charge. For the mirror funds, this also includes the deduction of the additional mirror fund charge of 0.75%. For details of the risk rating description and how the risk rating is calculated, please refer to the 'Mirror funds-your guide' brochure.

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## Fund performance in fund currency to 30 June 2024

Fund name	Fund code	Fund currency	AMC (%)	Current bid price	Launch date	FE Crown rating	Risk rating	3 months	1 year	3 years	5 years	5 years AGR
<b>Mirror funds continued</b>												
<b>Global equity continued</b>												
ZI M&G Global Themes USD	M3USD	USD	1.86	2.55	11/11/2009	👑👑👑👑👑	4-	-0.2%	5.5%	-0.5%	41.2%	7.1%
ZI Ninety One Global Strategic Equity	GMUSD	USD	1.50	3.40	03/10/2005	👑👑👑👑👑	4	4.4%	17.7%	6.4%	46.1%	7.9%
<b>UK equity</b>												
ZI BlackRock Global Funds United Kingdom	CHGBP	GBP	1.50	2.43	01/11/2007	👑👑👑👑👑	4	3.3%	13.9%	-1.2%	16.7%	3.1%
ZI CT UK	EQGBP	GBP	1.00	6.79	01/10/1995	👑👑👑👑👑	4	0.8%	7.9%	7.4%	12.2%	2.3%
ZI Invesco Income (UK) <sup>5</sup>	CIGBP	GBP	1.61	1.81	01/11/2007	👑👑👑👑👑	4	-0.6%	9.8%	12.6%	-1.7%	-0.3%
<b>North American equity</b>												
ZI BlackRock Global Funds US Flexible Equity	MAUSD	USD	1.50	4.52	01/11/1998	👑👑👑👑👑	4	2.4%	19.0%	19.9%	80.0%	12.5%
ZI Ninety One GSF American Franchise	CGUSD	USD	1.50	3.30	01/11/2007	👑👑👑👑👑	4	-1.4%	15.3%	11.9%	71.0%	11.3%
<b>Emerging markets bond</b>												
ZI BNP Paribas Funds Emerging Bond Opportunities	KAUSD	USD	1.50	1.46	17/03/2004	👑👑👑👑👑	2+	-1.5%	4.3%	-15.1%	-13.4%	-2.8%
ZI CT Emerging Market Bond	EBUSD	USD	1.35	5.96	01/11/1998	👑👑👑👑👑	2	0.5%	8.4%	-10.0%	-4.9%	-1.0%
ZI Emirates MENA Fixed Income <sup>5</sup>	7TUSD	USD	1.85	1.63	01/06/2012	👑👑👑👑👑	2	0.6%	3.8%	-8.4%	3.2%	0.6%
ZI HSBC GIF Global Emerging Markets Bond	NUUSD	USD	1.00	2.04	07/04/2009	👑👑👑👑👑	2	-0.1%	8.6%	-14.9%	-12.7%	-2.7%
<b>Alternative investments</b>												
ZI BNY Mellon Multi-Asset Diversified Return	LNGBP	GBP	1.50	2.72	18/10/2004	👑👑👑👑👑	2	2.7%	6.1%	4.4%	20.9%	3.9%
ZI CT (Lux) Enhanced Commodities	9XUSD	USD	1.00	1.65	01/08/2012	👑👑👑👑👑	4	3.6%	8.5%	17.9%	36.7%	6.5%
ZI Janus Henderson Horizon China <sup>6</sup>	T2USD	USD	1.20	1.23	11/11/2009	👑👑👑👑👑	5	3.6%	-6.2%	-50.6%	-33.1%	-7.7%
ZI Schroder ISF Asian Bond Total Return	CBUSD	USD	1.00	1.74	15/03/2004	👑👑👑👑👑	2-	0.5%	4.0%	-0.2%	7.0%	1.4%
<b>US dollar bond</b>												
ZI CT Dollar Bond	BNUSD	USD	1.00	2.42	01/10/1995	👑👑👑👑👑	2	0.1%	2.0%	-11.2%	-3.7%	-0.8%
ZI Franklin US Government <sup>5</sup>	TCUSD	USD	0.95	1.63	01/11/2001	👑👑👑👑👑	2	0.0%	0.8%	-11.2%	-10.5%	-2.2%
<b>Euro bond</b>												
ZI CT European Bond	BNEUR	EUR	0.85	1.76	01/10/1995	👑👑👑👑👑	2	-0.9%	2.3%	-19.4%	-17.3%	-3.7%
ZI Invesco Euro Bond	IEUSD	USD	0.75	2.37	01/11/2001	👑👑👑👑👑	2	-1.6%	2.8%	-23.0%	-18.1%	-3.9%

Source: Zurich International Life. Figures based on bid prices on the last day of each month and include the deduction of the standard management charge. For the mirror funds, this also includes the deduction of the additional mirror fund charge of 0.75%. For details of the risk rating description and how the risk rating is calculated, please refer to the 'Mirror funds-your guide' brochure.

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## Fund performance in fund currency to 30 June 2024

Fund name	Fund code	Fund currency	AMC (%)	Current bid price	Launch date	FE Crown rating	Risk rating	3 months	1 year	3 years	5 years	5 years AGR
<b>Mirror funds continued</b>												
<b>Euro bond continued</b>												
ZI UBS (Lux) Bond Fund - CHF Flexible	UBCHF	CHF	0.63	1.34	31/12/2002	👑👑👑👑👑	2	0.5%	4.4%	-6.5%	-8.1%	-1.7%
<b>Sterling bond</b>												
ZI CT Sterling Bond	BNGBP	GBP	0.45	2.59	01/10/1995	👑👑👑👑👑	2	-0.9%	3.5%	-26.4%	-25.2%	-5.6%
<b>Smaller companies</b>												
ZI CT UK Smaller Companies	SCGBP	GBP	1.00	11.47	01/11/1998	👑👑👑👑👑	4+	5.7%	9.1%	-23.2%	15.6%	2.9%
ZI Schroder (SISF) US Smaller Companies Impact <sup>5</sup>	CAUSD	USD	2.00	8.71	01/11/1998	👑👑👑👑👑	5	-2.9%	7.3%	-5.5%	28.2%	5.1%
ZI Templeton Global Smaller Companies <sup>5</sup>	TAUSD	USD	1.50	3.50	01/11/1998	👑👑👑👑👑	4+	-1.1%	8.0%	-13.0%	21.4%	4.0%
<b>Islamic</b>												
ZI Emirates Emerging Markets Equity <sup>5</sup>	7VUSD	USD	2.00	1.05	01/06/2012	👑👑👑👑👑	5	1.3%	10.0%	-21.8%	-0.3%	-0.1%
ZI Emirates Global Sukuk	I3USD	USD	1.25	1.57	21/01/2012	👑👑👑👑👑	2	0.6%	2.6%	-5.1%	0.7%	0.1%
<b>Money market</b>												
ZI Fidelity Euro Cash	NDEUR	EUR	0.15	1.17	31/12/2015	👑👑👑👑👑	1	0.7%	2.9%	1.7%	-1.9%	-0.4%
ZI Insight USD Liquidity	LOUSD	USD	0.25	1.39	01/10/2008	👑👑👑👑👑	-	1.2%	5.0%	8.5%	9.4%	1.8%
ZI Ninety One GSF Sterling Money	E6GBP	GBP	0.50	1.32	01/03/2022	👑👑👑👑👑	1	1.0%	3.9%	-	5.5%†	2.3%†
ZI Pictet - Short-Term Money Market	CDCHF	CHF	0.07	1.13	01/05/2015	👑👑👑👑👑	1	0.2%	0.8%	-1.0%	-3.9%	-0.8%
<b>Property</b>												
ZI Janus Henderson Horizon Asia-Pacific Property Equities	EFUSD	USD	1.20	0.94	01/11/2007	👑👑👑👑👑	4	-9.6%	-7.0%	-31.7%	-25.4%	-5.7%
ZI Janus Henderson Horizon Global Property Equities	BAUSD	USD	1.20	1.68	01/11/2006	👑👑👑👑👑	4	-3.0%	1.1%	-22.7%	-3.6%	-0.7%
ZI Morgan Stanley Investment Funds Asian Property	DCUSD	USD	1.40	2.65	01/11/2001	👑👑👑👑👑	4	-8.6%	-3.4%	-32.5%	-34.2%	-8.0%
ZI Morgan Stanley Investment Funds European Property	DDUSD	USD	1.40	2.92	01/11/2001	👑👑👑👑👑	4	-0.3%	21.0%	-29.5%	-23.1%	-5.1%
ZI Morgan Stanley Investment Funds US Property	DEUSD	USD	1.40	4.02	01/11/2001	👑👑👑👑👑	4	0.4%	5.0%	-10.0%	-8.7%	-1.8%
ZI Schroder ISF Global Cities	7GUSD	USD	1.50	1.74	01/09/2011	👑👑👑👑👑	4	-3.1%	3.9%	-21.5%	-4.5%	-0.9%
<b>Managed growth</b>												
ZI Jupiter Merlin International Equities Portfolio EUR	GZEUR	EUR	1.50	3.04	09/08/2010	👑👑👑👑👑	4	-0.2%	14.8%	12.6%	38.1%	6.7%

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## Fund performance in fund currency to 30 June 2024

Fund name	Fund code	Fund currency	AMC (%)	Current bid price	Launch date	FE Crown rating	Risk rating	3 months	1 year	3 years	5 years	5 years AGR
<b>Mirror funds continued</b>												
<b>Managed growth continued</b>												
ZI Jupiter Merlin International Equities Portfolio USD	Z9USD	USD	1.50	2.54	09/08/2010	★★★★★	4	-1.3%	12.4%	1.2%	29.9%	5.4%
<b>Asian bond</b>												
ZI Templeton Asian Bond <sup>5</sup>	4QUSD	USD	1.05	1.02	01/12/2010	★★★★★	2+	-3.0%	-5.3%	-15.0%	-19.1%	-4.2%
ZI UBS (Lux) Bond Fund - AUD	UCAUD	AUD	0.65	2.33	15/12/2003	★★★★★	2	-1.6%	1.5%	-10.1%	-9.7%	-2.0%

Source: Zurich International Life. Figures based on bid prices on the last day of each month and include the deduction of the standard management charge. For the mirror funds, this also includes the deduction of the additional mirror fund charge of 0.75%. You should note that investing in some of these markets could result in the possibility of large and sudden falls in the price of units. The shortfalls on cancellation or loss on realisation could be considerable. Details of the individual fund performances are available on request. Mirror fund performance may not completely reflect the underlying fund performance due to some management charges incurred. The charges, expenses and taxation of the underlying fund are different and performance may differ. Please refer to the Mirror funds - your guide brochure for details. Details of the risk rating and description and how the risk rating is calculated can also be found in this brochure.

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**FE Crown Fund Ratings is a quantitative based ratings system founded on historical performance, volatility and consistency. Funds are ranked against a relative benchmark chosen by FE with the lowest-rated funds carrying a single crown, and the highest awarded five crowns. Funds without a three-year track record are not rated. However, in some cases a rating is applied to funds whose underlying fund carries a three-year track record. FE Crown Ratings are produced solely by FE and its accuracy or completeness cannot be guaranteed.**

<sup>1</sup> For the Eagle funds, the fund price and performance is shown in sterling.

<sup>2</sup> Where less than 12 months performance is available, performance figures will not be shown due to a regulatory guideline by the United Kingdom Financial Services Authority.

<sup>3</sup> This fund is a hedged share class which aims to provide investors with a return correlated to the base currency performance of the fund, by reducing the effect of exchange rate fluctuations between the base and hedged currency. It is important to note that the hedge is not perfect - it aims to reduce, not eliminate, currency risk.

<sup>4</sup> The manager of this fund may deduct a performance based fee from this fund. This charge is additional to the total yearly charge shown. For further information please refer to the fund manager's literature.

<sup>5</sup> The annual management charge (AMC) quoted, contains an additional charge that is deducted by the Management Company to cover the fund's ongoing distributor/ servicing/ maintenance costs. These charges may be listed separately to the AMC in the fund's prospectus but for the purposes of this bulletin are displayed collectively. This is not the fund's total expense ratio/ongoing charge figure.

<sup>6</sup> As the fund employs both long and short strategies, extreme market conditions could theoretically expose the fund to unlimited losses. Such extreme conditions could result in little or no growth and may result in losses to your original investment. Only investors seeking long-term growth over a five to ten year horizon with at least moderate volatility should consider this fund. With every investment, there is a risk to your capital and you may not get back what you originally invested.

<sup>7</sup> This fund is not available in the Middle East region.

<sup>8</sup> The ZI HSBC BRIC Equity fund was closed to new business on 01 April 2010. Existing investments in this fund are unaffected.

<sup>9</sup> Due to the ongoing conflict between Russia and Ukraine, market trading conditions continue to be impaired. As a result, all trades within the underlying fund and its daily price calculation are suspended until further notice.

<sup>10</sup> Following the suspension of trading, the Annual Management Charge has been waived by the Fund Manager.

<sup>11</sup> Due to the ongoing conflict between Russia and Ukraine, this Fund has been created for the purposes of holding Russian assets and will be liquidated upon the disposal of the Russian assets.

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## Discrete year fund performance in fund currency to 30 June 2024

Fund name	Fund code	Fund currency	AMC (%)	Current bid price	Launch date	FE Crown rating	Risk rating	Jun 23 -Jun 24	Jun 22 -Jun 23	Jun 21 -Jun 22	Jun 20 -Jun 21	Jun 19 -Jun 20
<b>Low risk funds</b>												
Eagle Money Market <sup>1</sup>	SEGL	EGL	0.75	11.00	01/03/1988	★★★★★	1+	-2.7%	-4.2%	-1.2%	-10.4%	2.0%
Euro Money Market	SEUR	EUR	0.75	0.81	01/10/1995	★★★★★	1	3.0%	0.7%	-1.5%	-1.3%	-1.3%
Japanese yen Money Market	SEJPY	JPY	0.75	116.39	01/10/1995	★★★★★	1	-1.1%	-1.2%	-1.1%	-1.1%	-1.2%
Sterling Money Market	SEGBP	GBP	0.75	3.11	01/03/1988	★★★★★	1	4.6%	2.4%	-0.5%	-0.7%	-0.1%
US dollar Money Market	SEUSD	USD	0.75	2.27	01/03/1988	★★★★★	1	4.8%	3.1%	-0.5%	-0.6%	1.0%
ZI Singapore dollar money	HQSGD	SGD	0.75	1.17	01/11/2007		1	-	-0.3%	-0.7%	-0.8%	-0.8%
<b>Managed funds</b>												
Eagle Adventurous <sup>1</sup>	ADEGL	EGL	1.50	76.90	01/03/1988	★★★★★	4	21.3%	8.9%	-11.5%	25.8%	10.8%
Eagle Blue Chip <sup>1</sup>	BCEGL	EGL	1.50	54.96	01/03/1988	★★★★★	3	10.2%	1.8%	-7.2%	9.9%	9.1%
Eagle Performance <sup>1</sup>	PFEGL	EGL	1.50	68.58	01/03/1988	★★★★★	3	15.1%	6.1%	-7.4%	18.3%	8.7%
Euro Adventurous	ADEUR	EUR	1.50	7.45	31/12/2002	★★★★★	4	19.8%	13.2%	-14.6%	31.9%	7.6%
Euro Blue Chip	BCEUR	EUR	1.50	4.23	31/12/2002	★★★★★	3	9.4%	8.0%	-12.5%	16.5%	3.9%
Euro Cautious	CAEUR	EUR	1.50	3.14	31/12/2002	★★★★★	3+	7.1%	2.7%	-12.7%	10.4%	3.9%
Euro Defensive	DEEUR	EUR	1.50	2.39	31/12/2002	★★★★★	3	5.1%	-3.2%	-13.2%	4.9%	3.9%
Euro Performance	PFEUR	EUR	1.50	5.56	31/12/2002	★★★★★	3	12.6%	12.3%	-11.2%	23.6%	3.9%
Sterling Adventurous	ADGBP	GBP	1.50	11.07	01/03/1988	★★★★★	4	16.4%	9.9%	-11.5%	23.8%	2.1%
Sterling Blue Chip	BCGBP	GBP	1.50	7.10	01/03/1988	★★★★★	3	8.0%	0.5%	-12.1%	10.5%	-2.7%
Sterling Cautious	CAGBP	GBP	1.50	2.96	03/03/2003	★★★★★	3+	6.5%	-5.4%	-13.3%	4.2%	1.1%
Sterling Defensive	DEGBP	GBP	1.50	2.20	03/03/2003	★★★★★	3+	5.5%	-11.0%	-14.5%	-1.8%	5.7%
Sterling Performance	PFGBP	GBP	1.50	9.43	01/03/1988	★★★★★	3	10.4%	6.0%	-11.1%	18.0%	-4.3%
US dollar Adventurous	ADUSD	USD	1.50	8.12	01/03/1988	★★★★★	4+	16.6%	17.2%	-25.0%	38.8%	5.3%
US dollar Blue Chip	BCUSD	USD	1.50	9.23	01/03/1988	★★★★★	3	11.9%	7.1%	-15.0%	22.5%	8.3%
US dollar Cautious	CTUSD	USD	1.50	3.27	03/03/2003	★★★★★	3+	7.7%	3.2%	-13.5%	12.8%	9.0%
US dollar Defensive	DFUSD	USD	1.50	2.27	03/03/2003	★★★★★	3	4.2%	-0.2%	-12.3%	3.5%	9.2%
US dollar Performance	PFUSD	USD	1.50	10.35	01/03/1988	★★★★★	3+	14.7%	11.5%	-17.4%	32.3%	6.1%

Source: Zurich International Life. Figures based on bid prices on the last day of each month and include the deduction of the standard management charge. For the mirror funds, this also includes the deduction of the additional mirror fund charge of 0.75%. For details of the risk rating description and how the risk rating is calculated, please refer to the 'Mirror funds-your guide' brochure.

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## Discrete year fund performance in fund currency to 30 June 2024

Fund name	Fund code	Fund currency	AMC (%)	Current bid price	Launch date	FE Crown rating	Risk rating	Jun 23 -Jun 24	Jun 22 -Jun 23	Jun 21 -Jun 22	Jun 20 -Jun 21	Jun 19 -Jun 20
<b>Mirror funds</b>												
<b>Far Eastern equity</b>												
ZI abrdn SICAV I All China Sustainable Equity	ASUSD	USD	1.75	2.22	15/03/2004	👑👑👑👑👑	5	-13.0%	-24.6%	-32.0%	40.8%	3.5%
ZI abrdn SICAV I Asia Pacific Sustainable Equity	ARUSD	USD	1.75	3.31	04/05/2005	👑👑👑👑👑	5-	3.1%	-4.0%	-25.5%	41.3%	-2.2%
ZI abrdn SICAV I Asian Smaller Companies	9EUSD	USD	1.75	1.79	02/07/2012	👑👑👑👑👑	5	19.9%	2.4%	-23.9%	36.9%	-7.2%
ZI Allianz Oriental Income	KNUSD	USD	1.80	5.53	18/10/2004	👑👑👑👑👑	4	10.8%	14.0%	-27.2%	39.0%	41.3%
ZI Allianz Total Return Asian Equity	BZUSD	USD	2.05	2.74	16/02/2006	👑👑👑👑👑	5	8.5%	-7.7%	-31.8%	44.2%	17.9%
ZI Barings Hong Kong China	BXUSD	USD	1.25	1.21	20/03/2008	👑👑👑👑👑	5	-7.5%	-23.2%	-34.0%	43.9%	21.6%
ZI CT (Lux) Asia Equities	USDYF	USD	1.00	1.45	28/01/2019	👑👑👑👑👑	5	8.6%	-6.9%	-27.6%	40.0%	4.1%
ZI Fidelity ASEAN	DFSGD	SGD	1.50	1.21	31/01/2022	👑👑👑👑👑	5	3.1%	-0.3%	-	-	-
ZI Fidelity China Focus	FKUSD	USD	1.50	1.73	20/03/2008	👑👑👑👑👑	5	-6.4%	-6.1%	-7.6%	19.1%	-9.4%
ZI Fidelity India Focus	FGUSD	USD	1.50	2.57	20/03/2008	👑👑👑👑👑	5-	23.4%	13.2%	-11.8%	56.5%	-19.4%
ZI Fidelity Pacific	EMUSD	USD	1.50	1.53	01/11/2007	👑👑👑👑👑	4	2.6%	-3.6%	-31.6%	53.9%	-3.0%
ZI FSSA Asian Equity Plus	FOUSD	USD	1.50	5.12	03/10/2005	👑👑👑👑👑	5	0.8%	2.0%	-20.5%	35.7%	-2.3%
ZI FSSA China Growth	FNUSD	USD	1.75	5.45	03/10/2005	👑👑👑👑👑	5	-13.6%	-11.8%	-26.7%	41.3%	8.0%
ZI FSSA Hong Kong Growth	FMUSD	USD	1.50	3.86	27/09/2005	👑👑👑👑👑	5	-14.3%	-8.1%	-23.5%	35.2%	-5.3%
ZI HSBC GIF ASEAN Equity	HGUSD	USD	1.50	2.51	27/09/2005	👑👑👑👑👑	5-	3.4%	-7.6%	-8.5%	17.7%	-22.1%
ZI HSBC GIF Chinese Equity	HBUSD	USD	1.50	5.97	01/11/1998	👑👑👑👑👑	5	2.2%	-19.8%	-31.3%	30.3%	14.2%
ZI HSBC GIF Hong Kong Equity	HAUSD	USD	1.00	3.71	01/11/1998	👑👑👑👑👑	5	-2.3%	-16.8%	-25.6%	26.0%	1.9%
ZI HSBC GIF Indian Equity	HCUSD	USD	1.50	16.74	23/07/2001	👑👑👑👑👑	5	29.1%	14.6%	-7.8%	56.4%	-25.4%
ZI JPM India	JIUSD	USD	1.50	2.58	01/11/2006	👑👑👑👑👑	5-	19.4%	10.4%	-7.4%	46.9%	-28.7%
ZI JPM Taiwan	IYUSD	USD	1.50	3.71	01/11/2006	👑👑👑👑👑	5	27.0%	7.0%	-22.9%	54.3%	22.9%
ZI JPMorgan ASEAN	JCUSD	USD	1.50	6.96	01/11/1998	👑👑👑👑👑	5	0.8%	3.7%	-8.9%	21.7%	-18.5%
ZI JPMorgan Asia Growth	APUSD	USD	1.50	1.51	01/11/2007	👑👑👑👑👑	5	5.9%	-5.3%	-29.5%	43.0%	8.1%
ZI JPMorgan Indonesia	JRUSD	USD	1.50	1.49	20/03/2008	👑👑👑👑👑	5	-18.4%	8.1%	13.1%	6.7%	-26.9%
ZI JPMorgan Korea	JEUSD	USD	1.50	5.19	18/10/2004	👑👑👑👑👑	5	8.0%	-0.4%	-33.0%	86.7%	-8.6%
ZI JPMorgan Malaysia	DIUSD	USD	1.50	1.38	01/11/2007	👑👑👑👑👑	5	14.8%	-8.1%	-11.0%	12.4%	-7.2%
ZI JPMorgan Pacific Securities	JAUSD	USD	1.50	10.62	01/11/1998	👑👑👑👑👑	4	6.2%	1.3%	-28.2%	40.8%	10.0%
<b>Specialist</b>												
ZI abrdn SICAV I Global Innovation Equity	ATUSD	USD	1.75	1.39	01/11/2000	👑👑👑👑👑	4	14.4%	12.1%	-46.6%	48.7%	28.2%

Source: Zurich International Life. Figures based on bid prices on the last day of each month and include the deduction of the standard management charge. For the mirror funds, this also includes the deduction of the additional mirror fund charge of 0.75%. For details of the risk rating description and how the risk rating is calculated, please refer to the 'Mirror funds-your guide' brochure.

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## Discrete year fund performance in fund currency to 30 June 2024

Fund name	Fund code	Fund currency	AMC (%)	Current bid price	Launch date	FE Crown rating	Risk rating	Jun 23 -Jun 24	Jun 22 -Jun 23	Jun 21 -Jun 22	Jun 20 -Jun 21	Jun 19 -Jun 20
<b>Mirror funds continued</b>												
<b>Specialist continued</b>												
ZI Amundi Funds Volatility World <sup>4</sup>	N2USD	USD	1.20	0.85	11/11/2009	👑👑👑👑👑	2+	-1.7%	-5.4%	5.7%	-8.5%	22.7%
ZI BlackRock Global Funds Sustainable Energy	MEUSD	USD	1.65	2.31	01/11/2001	👑👑👑👑👑	4	-3.7%	22.7%	-22.1%	61.4%	10.1%
ZI BlackRock Global Funds World Energy	MHUSD	USD	1.75	1.84	04/05/2005	👑👑👑👑👑	4	16.4%	1.2%	40.8%	39.5%	-35.3%
ZI BlackRock Global Funds World Financials	MJUSD	USD	1.50	1.85	01/04/2007	👑👑👑👑👑	4	28.7%	19.7%	-27.2%	64.9%	-16.5%
ZI BlackRock Global Funds World Gold - SGD hedged <sup>3</sup>	AOSGD	SGD	1.75	0.99	09/04/2009	👑👑👑👑👑	4	10.7%	2.1%	-22.2%	-6.5%	34.1%
ZI BlackRock Global Funds World Gold USD	MDUSD	USD	1.75	5.02	01/11/2001	👑👑👑👑👑	4	13.2%	4.3%	-21.6%	-6.1%	36.0%
ZI BlackRock Global Funds World Healthscience	ONUSD	USD	1.50	7.00	07/04/2009	👑👑👑👑👑	4	12.6%	3.3%	-6.3%	22.4%	13.3%
ZI BlackRock Global Funds World Mining SGD hedged <sup>3</sup>	AASGD	SGD	1.75	1.75	28/11/2008	👑👑👑👑👑	4	-1.3%	3.1%	-10.2%	60.2%	-3.8%
ZI BlackRock Global Funds World Mining USD	MGUSD	USD	1.75	2.58	18/10/2004	👑👑👑👑👑	4	0.8%	5.4%	-9.5%	61.4%	-1.8%
ZI BlackRock Global Funds World Technology EUR	FLEUR	EUR	1.50	13.91	11/11/2009	👑👑👑👑👑	5	41.7%	14.9%	-28.8%	47.0%	41.1%
ZI BlackRock Global Funds World Technology USD	K2USD	USD	1.50	10.09	11/11/2009	👑👑👑👑👑	5	39.8%	19.2%	-37.2%	55.2%	39.9%
ZI DWS Invest Global Agribusiness	EVUSD	USD	1.50	1.19	01/11/2007	👑👑👑👑👑	4	-8.5%	-4.2%	-1.7%	38.8%	-13.4%
ZI Franklin Templeton Gold and Precious Metals EUR <sup>3,5</sup>	HTEUR	EUR	1.50	0.42	03/05/2011	👑👑👑👑👑	4	10.0%	-7.6%	-23.3%	9.1%	40.9%
ZI Franklin Templeton Gold and Precious Metals USD <sup>5</sup>	6CUSD	USD	1.50	0.57	03/05/2011	👑👑👑👑👑	4	12.6%	-2.2%	-21.8%	11.3%	41.9%
ZI Invesco Asia Consumer Demand	CFUSD	USD	1.50	2.07	10/07/2008	👑👑👑👑👑	4	10.3%	-4.3%	-35.4%	19.8%	18.5%
ZI Janus Henderson Horizon Global Technology <sup>4</sup>	9HUSD	USD	1.20	7.30	02/07/2012	👑👑👑👑👑	5	45.0%	22.6%	-28.5%	49.8%	19.2%
ZI JPM Global Natural Resources EUR	ILEUR	EUR	1.50	1.19	01/04/2007	👑👑👑👑👑	4	11.3%	-4.1%	26.4%	36.5%	-18.0%
ZI JPM Global Natural Resources USD	CIUSD	USD	1.50	0.76	10/07/2008	👑👑👑👑👑	4	9.8%	-0.6%	11.4%	44.1%	-18.8%
ZI Jupiter Ecology	GDGBP	GBP	1.68	5.93	18/10/2004	👑👑👑👑👑	4	9.8%	13.9%	-11.7%	32.9%	2.6%
ZI Jupiter Financial Innovation	K3USD	USD	1.50	2.41	11/11/2009	👑👑👑👑👑	4	30.2%	1.1%	-38.9%	32.0%	6.4%
ZI Jupiter Global Ecology Growth USD	6JUSD	USD	1.50	2.30	03/05/2011	👑👑👑👑👑	4	9.4%	17.6%	-22.8%	48.2%	-0.8%
ZI Ninety One GSF Global Environment	USD9X	USD	1.50	1.04	30/09/2021	👑👑👑👑👑	4+	-5.7%	11.6%	-	-	-

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Fund name	Fund code	Fund currency	AMC (%)	Current bid price	Launch date	FE Crown rating	Risk rating	Jun 23 -Jun 24	Jun 22 -Jun 23	Jun 21 -Jun 22	Jun 20 -Jun 21	Jun 19 -Jun 20
<b>Mirror funds continued</b>												
<b>Specialist continued</b>												
ZI Schroder ISF Global Climate Change Equity	CLUSD	USD	1.50	2.64	10/07/2008	👑👑👑👑👑	4	4.4%	11.8%	-24.3%	57.4%	8.5%
<b>High yield and Corporate bond</b>												
ZI Barings Developed and Emerging Markets High Yield Bond	NBUSD	USD	1.25	3.82	01/11/1998	👑👑👑👑👑	2	11.2%	5.5%	-18.6%	18.3%	-4.2%
ZI Fidelity Funds European High Yield Hedged	AFSEK	SEK	1.00	2.07	05/05/2010	👑👑👑👑👑	2	8.9%	6.1%	-15.3%	12.2%	-3.3%
ZI Invesco Euro Corporate Bond	DMEUR	EUR	1.00	2.04	09/04/2009	👑👑👑👑👑	2	4.8%	-0.1%	-12.3%	2.8%	0.4%
ZI Invesco Sustainable Global High Income	ORUSD	USD	1.00	2.87	07/04/2009	👑👑👑👑👑	2	8.0%	5.0%	-12.9%	13.5%	-3.1%
<b>European equity</b>												
ZI Barings Eastern Europe <sup>2</sup>	USDK9	USD	1.50	3.49	21/07/2023		5	-	-	-	-	-
ZI Barings GUF Eastern Europe SP <sup>9</sup>	NAUSD	USD	1.50	0.01	01/11/1998	👑👑👑👑👑	5	-99.7%	-0.7%	-51.9%	30.0%	-17.1%
ZI CT (Lux) Pan European Equities	UXEUR	EUR	1.00	1.95	04/10/2018	👑👑👑👑👑	4	14.8%	16.4%	-13.8%	33.0%	1.2%
ZI Fidelity European Growth	FDEUR	EUR	1.50	3.15	18/10/2004	👑👑👑👑👑	4	12.8%	8.6%	-8.5%	19.3%	-9.6%
ZI Fidelity Nordic	FFSEK	SEK	1.50	42.63	01/04/2007	👑👑👑👑👑	4	25.0%	10.3%	-0.1%	55.5%	-16.2%
ZI Invesco Pan European Equity	IVUSD	USD	1.50	1.98	01/11/2000	👑👑👑👑👑	4+	6.0%	21.1%	-16.6%	41.4%	-16.2%
ZI Janus Henderson Continental European	CFEUR	EUR	1.50	2.88	01/11/2007	👑👑👑👑👑	4	17.6%	17.0%	-12.5%	29.2%	2.4%
ZI UBS Swiss Equity	CMCHF	CHF	0.76	1.96	01/11/2007	👑👑👑👑👑	4	7.3%	4.4%	-11.4%	19.3%	0.8%
<b>Closed to new business</b>												
ZI BlackRock Global Funds Emerging Europe Sp <sup>7,9,10</sup>	MKUSD	USD	0.00	0.58	21/02/2006	👑👑👑👑👑	5	-0.6%	-0.8%	-61.7%	49.5%	-21.1%
ZI BNP Paribas Funds Russia Equity <sup>9,10</sup>	KHEUR	EUR	0.00	1.08	01/11/2006	👑👑👑👑👑	4+	-0.7%	-0.8%	-42.9%	24.7%	-10.5%
ZI Fidelity Emerging Europe, Middle East and Africa Sp <sup>11</sup>	3VEUR	EUR	0.00	0.01	01/06/2023		5	0.0%	-	-	-	-
ZI HSBC GIF BRIC Equity <sup>8</sup>	HIUSD	USD	1.00	2.02	27/09/2005	👑👑👑👑👑	5	1.8%	-0.9%	-35.3%	41.2%	-16.0%
<b>Emerging markets equity</b>												
ZI BGF Emerging Europe II Fund Class A2 USD <sup>7,9,10</sup>	USDR9	USD	0.00	0.77	13/05/2024		5	-	-	-	-	-
ZI BlackRock Global Funds Latin American	MIUSD	USD	1.75	1.75	27/09/2005	👑👑👑👑👑	5	-11.3%	32.6%	-22.6%	36.8%	-33.8%

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<b>Mirror funds continued</b>												
<b>Emerging markets equity continued</b>												
ZI BNP Paribas Funds Brazil Equity	4TUSD	USD	1.75	0.50	21/03/2011	👑👑👑👑👑	5	-16.4%	14.5%	-30.5%	35.4%	-27.4%
ZI CT Latin America	LAUSD	USD	1.00	4.37	01/10/1996	👑👑👑👑👑	5-	-4.4%	24.1%	-34.6%	50.9%	-30.3%
ZI Fidelity Emerging Europe, Middle East and Africa	FBEUR	EUR	1.50	1.53	20/03/2008	👑👑👑👑👑	5	19.5%	4.7%	-49.6%	50.5%	-16.8%
ZI Franklin MENA USD <sup>5</sup>	GCUSD	USD	2.00	2.67	01/12/2008	👑👑👑👑👑	5-	5.9%	3.5%	9.9%	36.8%	-18.4%
ZI HSBC GIF Brazil Equity USD	Z6USD	USD	1.75	0.44	05/05/2010	👑👑👑👑👑	5	-12.4%	18.0%	-33.7%	35.0%	-36.6%
ZI JPM ME Africa & Emerging Europe Opp Acc	USDPA	USD	1.50	1.36	01/12/2023		5	-	-	-	-	-
ZI Jupiter India Select	6FUSD	USD	1.75	2.80	03/05/2011	👑👑👑👑👑	5	51.9%	26.2%	-9.7%	50.8%	-22.2%
ZI Morgan Stanley Investment Funds Emerging Markets Equity	CUUSD	USD	1.60	1.03	01/11/2007	👑👑👑👑👑	5	17.2%	6.2%	-31.5%	41.4%	-6.7%
ZI Pinebridge India Equity	9KUSD	USD	1.80	4.41	02/07/2012	👑👑👑👑👑	5	29.5%	10.6%	-14.4%	47.8%	-8.6%
ZI Schroder ISF BIC <sup>5</sup>	CCUSD	USD	2.00	1.55	01/11/2006	👑👑👑👑👑	5	1.3%	-10.0%	-32.3%	32.4%	-1.4%
ZI Templeton BRIC <sup>5</sup>	TFUSD	USD	2.10	1.52	01/09/2006	👑👑👑👑👑	5	8.3%	-0.9%	-33.2%	38.6%	-1.7%
ZI Templeton Emerging Markets <sup>5</sup>	TBUSD	USD	1.65	4.55	01/11/1998	👑👑👑👑👑	5	10.0%	6.5%	-32.2%	41.7%	-2.8%
<b>Managed balanced</b>												
ZI BlackRock Global Funds Global Allocation EUR <sup>3</sup>	BHEUR	EUR	1.50	3.40	28/11/2008	👑👑👑👑👑	3	13.3%	1.4%	-5.7%	21.2%	5.4%
ZI BlackRock Global Funds Global Allocation SGD <sup>3</sup>	ALSGD	SGD	1.50	2.58	28/11/2008	👑👑👑👑👑	3	9.7%	3.7%	-17.2%	27.8%	3.2%
ZI BlackRock Global Funds Global Allocation USD	ERUSD	USD	1.50	2.87	28/11/2008	👑👑👑👑👑	3	11.7%	5.2%	-16.9%	28.0%	4.4%
ZI Jupiter Merlin Balanced Portfolio EUR	GYEUR	EUR	1.50	2.22	09/08/2010	👑👑👑👑👑	3	10.9%	4.1%	-11.0%	15.3%	1.6%
ZI Jupiter Merlin Balanced Portfolio USD	Y9USD	USD	1.50	1.86	09/08/2010	👑👑👑👑👑	3	8.6%	8.1%	-21.3%	21.6%	0.8%
ZI Premier Miton Cautious Multi Asset GBP	DGGBP	GBP	1.50	1.74	28/05/2012	👑👑👑👑👑	3	12.0%	-3.5%	-6.9%	16.0%	-0.4%
ZI Premier Miton Cautious Multi Asset USD	7LUSD	USD	1.75	1.33	28/05/2012	👑👑👑👑👑	3	11.7%	0.2%	-18.4%	29.9%	-3.8%
<b>Global bond</b>												
ZI BlackRock Global Funds Global Government Bond EUR <sup>3</sup>	ALEUR	EUR	0.75	1.32	10/07/2008	👑👑👑👑👑	2	-0.1%	-4.8%	-13.1%	-1.6%	2.4%
ZI BlackRock Global Funds Global Government Bond USD	BPUSD	USD	0.75	1.58	10/07/2008	👑👑👑👑👑	2	1.8%	-2.0%	-12.2%	-0.7%	5.0%

Source: Zurich International Life. Figures based on bid prices on the last day of each month and include the deduction of the standard management charge. For the mirror funds, this also includes the deduction of the additional mirror fund charge of 0.75%. For details of the risk rating description and how the risk rating is calculated, please refer to the 'Mirror funds-your guide' brochure.

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## Discrete year fund performance in fund currency to 30 June 2024

Fund name	Fund code	Fund currency	AMC (%)	Current bid price	Launch date	FE Crown rating	Risk rating	Jun 23 -Jun 24	Jun 22 -Jun 23	Jun 21 -Jun 22	Jun 20 -Jun 21	Jun 19 -Jun 20
<b>Mirror funds continued</b>												
<b>Global bond continued</b>												
ZI CT Global Bond	IBUSD	USD	1.00	1.63	01/10/1996	👑👑👑👑👑	2	-4.1%	-5.7%	-19.6%	-1.8%	5.4%
ZI Fidelity Global Bond	FCUSD	USD	0.75	1.50	15/12/2003	👑👑👑👑👑	2+	0.0%	-2.3%	-18.2%	2.0%	6.4%
ZI Invesco Bond	OPUSD	USD	0.75	1.36	07/04/2009	👑👑👑👑👑	2+	0.7%	0.2%	-22.2%	4.3%	5.7%
ZI Invesco Environmental Climate Opportunities Bond	OQUSD	USD	0.75	1.64	07/04/2009	👑👑👑👑👑	2	6.2%	3.7%	-13.0%	7.9%	1.7%
ZI Invesco Environmental Climate Opportunities Bond <sup>3</sup>	DNEUR	EUR	0.90	2.00	09/04/2009	👑👑👑👑👑	2	8.3%	-0.3%	-1.7%	2.2%	2.4%
ZI Morgan Stanley Investment Funds Global Bond	DBUSD	USD	0.80	1.98	01/11/1998	👑👑👑👑👑	2+	0.6%	-1.1%	-18.2%	2.8%	3.3%
ZI Schroder ISF Global Convertible Bond USD	R3USD	USD	1.25	1.97	11/11/2009	👑👑👑👑👑	3	1.3%	3.6%	-23.3%	19.4%	8.6%
ZI Schroder ISF Global Inflation Linked Bond EUR	BLEUR	EUR	0.75	1.48	01/12/2008	👑👑👑👑👑	2	-1.1%	-7.2%	-12.8%	1.2%	3.6%
ZI Schroder ISF Global Inflation Linked Bond USD <sup>3</sup>	GAUSD	USD	0.75	1.75	01/12/2008	👑👑👑👑👑	2	0.6%	-4.5%	-12.1%	2.0%	6.3%
ZI Templeton Global Bond SEK <sup>3,5</sup>	AJSEK	SEK	1.05	0.97	01/11/2011	👑👑👑👑👑	2	-8.0%	-4.6%	-9.9%	-3.0%	-9.1%
ZI Templeton Global Bond USD <sup>5</sup>	TEUSD	USD	1.25	1.78	21/02/2006	👑👑👑👑👑	2	-6.2%	-1.0%	-9.1%	-2.7%	-7.2%
ZI Templeton Global Total Return <sup>5</sup>	TDUSD	USD	1.05	1.99	21/02/2006	👑👑👑👑👑	2+	-0.7%	-0.3%	-16.6%	-1.9%	-10.0%
<b>Japanese equity</b>												
ZI BlackRock Global Funds Japan Small & MidCap Opportunities	MCUSD	USD	1.50	1.68	01/11/2000	👑👑👑👑👑	5	12.7%	4.1%	-28.9%	22.9%	8.5%
ZI CT Japan	EQJPY	JPY	1.00	245.40	01/10/1995	👑👑👑👑👑	4	27.5%	29.5%	-7.3%	27.2%	14.5%
<b>Global equity</b>												
ZI BlackRock Global Funds Systematic Global Equity High Income	FIUSD	USD	1.50	1.97	01/11/2007	👑👑👑👑👑	4	17.8%	7.5%	-10.5%	30.5%	-5.0%
ZI CT (Lux) Global Select USD	USDYJ	USD	1.50	2.20	28/01/2019	👑👑👑👑👑	4	26.5%	13.6%	-24.6%	36.5%	6.2%
ZI Fidelity Global Thematic Opportunities	FAUSD	USD	1.50	3.32	01/11/1998	👑👑👑👑👑	4	13.8%	7.2%	-22.2%	38.0%	-3.8%
ZI Fidelity World	FEEUR	EUR	1.50	4.30	03/10/2005	👑👑👑👑👑	4	17.7%	7.3%	-6.6%	29.6%	5.3%
ZI Franklin Templeton Mutual Global Discovery <sup>5</sup>	R2USD	USD	1.50	2.45	11/11/2009	👑👑👑👑👑	4	10.1%	11.7%	-9.4%	41.0%	-17.5%
ZI Invesco Global Equity Income	7QUSD	USD	1.40	3.17	01/06/2012	👑👑👑👑👑	4	17.9%	19.2%	-12.2%	41.3%	-10.3%
ZI JPM Global Research Enhanced Index Equity	USDE3	USD	0.38	1.77	22/07/2022	👑👑👑👑👑	4	22.2%	15.6%	-	-	-

Source: Zurich International Life. Figures based on bid prices on the last day of each month and include the deduction of the standard management charge. For the mirror funds, this also includes the deduction of the additional mirror fund charge of 0.75%. For details of the risk rating description and how the risk rating is calculated, please refer to the 'Mirror funds-your guide' brochure.

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## Discrete year fund performance in fund currency to 30 June 2024

Fund name	Fund code	Fund currency	AMC (%)	Current bid price	Launch date	FE Crown rating	Risk rating	Jun 23 -Jun 24	Jun 22 -Jun 23	Jun 21 -Jun 22	Jun 20 -Jun 21	Jun 19 -Jun 20
<b>Mirror funds continued</b>												
<b>Global equity continued</b>												
ZI M&G Global Themes USD	M3USD	USD	1.86	2.55	11/11/2009	👑👑👑👑👑	4-	5.5%	7.0%	-11.8%	40.6%	0.9%
ZI Ninety One Global Strategic Equity	GMUSD	USD	1.50	3.40	03/10/2005	👑👑👑👑👑	4	17.7%	15.1%	-21.5%	43.7%	-4.4%
<b>UK equity</b>												
ZI BlackRock Global Funds United Kingdom	CHGBP	GBP	1.50	2.43	01/11/2007	👑👑👑👑👑	4	13.9%	7.5%	-19.3%	19.9%	-1.5%
ZI CT UK	EQGBP	GBP	1.00	6.79	01/10/1995	👑👑👑👑👑	4	7.9%	10.0%	-9.5%	23.1%	-15.2%
ZI Invesco Income (UK) <sup>5</sup>	CIGBP	GBP	1.61	1.81	01/11/2007	👑👑👑👑👑	4	9.8%	4.4%	-1.7%	19.1%	-26.7%
<b>North American equity</b>												
ZI BlackRock Global Funds US Flexible Equity	MAUSD	USD	1.50	4.52	01/11/1998	👑👑👑👑👑	4	19.0%	13.2%	-11.0%	47.4%	1.9%
ZI Ninety One GSF American Franchise	CGUSD	USD	1.50	3.30	01/11/2007	👑👑👑👑👑	4	15.3%	21.4%	-20.1%	39.0%	10.0%
<b>Emerging markets bond</b>												
ZI BNP Paribas Funds Emerging Bond Opportunities	KAUSD	USD	1.50	1.46	17/03/2004	👑👑👑👑👑	2+	4.3%	15.7%	-29.7%	8.3%	-5.8%
ZI CT Emerging Market Bond	EBUSD	USD	1.35	5.96	01/11/1998	👑👑👑👑👑	2	8.4%	5.8%	-21.5%	7.8%	-2.0%
ZI Emirates MENA Fixed Income <sup>5</sup>	7TUSD	USD	1.85	1.63	01/06/2012	👑👑👑👑👑	2	3.8%	0.9%	-12.5%	8.8%	3.5%
ZI HSBC GIF Global Emerging Markets Bond	NUUSD	USD	1.00	2.04	07/04/2009	👑👑👑👑👑	2	8.6%	4.6%	-25.1%	8.0%	-5.0%
<b>Alternative investments</b>												
ZI BNY Mellon Multi-Asset Diversified Return	LNGBP	GBP	1.50	2.72	18/10/2004	👑👑👑👑👑	2	6.1%	0.2%	-1.8%	15.8%	0.0%
ZI CT (Lux) Enhanced Commodities	9XUSD	USD	1.00	1.65	01/08/2012	👑👑👑👑👑	4	8.5%	-15.0%	27.9%	43.0%	-18.9%
ZI Janus Henderson Horizon China <sup>6</sup>	T2USD	USD	1.20	1.23	11/11/2009	👑👑👑👑👑	5	-6.2%	-23.7%	-30.9%	27.1%	6.5%
ZI Schroder ISF Asian Bond Total Return	CBUSD	USD	1.00	1.74	15/03/2004	👑👑👑👑👑	2-	4.0%	2.7%	-6.6%	4.8%	2.3%
<b>US dollar bond</b>												
ZI CT Dollar Bond	BNUSD	USD	1.00	2.42	01/10/1995	👑👑👑👑👑	2	2.0%	-0.6%	-12.4%	-0.3%	8.7%
ZI Franklin US Government <sup>5</sup>	TCUSD	USD	0.95	1.63	01/11/2001	👑👑👑👑👑	2	0.8%	-2.6%	-9.6%	-2.4%	3.3%
<b>Euro bond</b>												
ZI CT European Bond	BNEUR	EUR	0.85	1.76	01/10/1995	👑👑👑👑👑	2	2.3%	-7.3%	-15.1%	-1.2%	3.9%
ZI Invesco Euro Bond	IEUSD	USD	0.75	2.37	01/11/2001	👑👑👑👑👑	2	2.8%	2.8%	-27.1%	7.3%	-1.0%

Source: Zurich International Life. Figures based on bid prices on the last day of each month and include the deduction of the standard management charge. For the mirror funds, this also includes the deduction of the additional mirror fund charge of 0.75%. For details of the risk rating description and how the risk rating is calculated, please refer to the 'Mirror funds-your guide' brochure.

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## Discrete year fund performance in fund currency to 30 June 2024

Fund name	Fund code	Fund currency	AMC (%)	Current bid price	Launch date	FE Crown rating	Risk rating	Jun 23 -Jun 24	Jun 22 -Jun 23	Jun 21 -Jun 22	Jun 20 -Jun 21	Jun 19 -Jun 20
<b>Mirror funds continued</b>												
<b>Euro bond continued</b>												
ZI UBS (Lux) Bond Fund - CHF Flexible	UBCHF	CHF	0.63	1.34	31/12/2002	👑👑👑👑👑	2	4.4%	2.9%	-13.0%	1.0%	-2.8%
<b>Sterling bond</b>												
ZI CT Sterling Bond	BNGBP	GBP	0.45	2.59	01/10/1995	👑👑👑👑👑	2	3.5%	-15.2%	-16.2%	-7.9%	10.4%
<b>Smaller companies</b>												
ZI CT UK Smaller Companies	SCGBP	GBP	1.00	11.47	01/11/1998	👑👑👑👑👑	4+	9.1%	-3.3%	-27.2%	50.9%	-0.3%
ZI Schroder (SISF) US Smaller Companies Impact <sup>5</sup>	CAUSD	USD	2.00	8.71	01/11/1998	👑👑👑👑👑	5	7.3%	5.3%	-16.4%	56.6%	-13.4%
ZI Templeton Global Smaller Companies <sup>5</sup>	TAUSD	USD	1.50	3.50	01/11/1998	👑👑👑👑👑	4+	8.0%	9.3%	-26.3%	52.0%	-8.1%
<b>Islamic</b>												
ZI Emirates Emerging Markets Equity <sup>5</sup>	7VUSD	USD	2.00	1.05	01/06/2012	👑👑👑👑👑	5	10.0%	0.9%	-29.5%	35.0%	-5.6%
ZI Emirates Global Sukuk	I3USD	USD	1.25	1.57	21/01/2012	👑👑👑👑👑	2	2.6%	1.4%	-8.8%	4.4%	1.5%
<b>Money market</b>												
ZI Fidelity Euro Cash	NDEUR	EUR	0.15	1.17	31/12/2015	👑👑👑👑👑	1	2.9%	0.5%	-1.6%	-1.8%	-1.8%
ZI Insight USD Liquidity	LOUSD	USD	0.25	1.39	01/10/2008	👑👑👑👑👑	-	5.0%	3.4%	-0.1%	-0.3%	1.1%
ZI Ninety One GSF Sterling Money	E6GBP	GBP	0.50	1.32	01/03/2022	👑👑👑👑👑	1	3.9%	1.7%	-	-	-
ZI Pictet - Short-Term Money Market	CDCHF	CHF	0.07	1.13	01/05/2015	👑👑👑👑👑	1	0.8%	-0.3%	-1.6%	-1.5%	-1.5%
<b>Property</b>												
ZI Janus Henderson Horizon Asia-Pacific Property Equities	EFUSD	USD	1.20	0.94	01/11/2007	👑👑👑👑👑	4	-7.0%	-9.9%	-18.6%	23.4%	-11.6%
ZI Janus Henderson Horizon Global Property Equities	BAUSD	USD	1.20	1.68	01/11/2006	👑👑👑👑👑	4	1.1%	-8.6%	-16.3%	34.3%	-7.1%
ZI Morgan Stanley Investment Funds Asian Property	DCUSD	USD	1.40	2.65	01/11/2001	👑👑👑👑👑	4	-3.4%	-11.9%	-20.7%	24.1%	-21.5%
ZI Morgan Stanley Investment Funds European Property	DDUSD	USD	1.40	2.92	01/11/2001	👑👑👑👑👑	4	21.0%	-16.8%	-30.0%	37.6%	-20.8%
ZI Morgan Stanley Investment Funds US Property	DEUSD	USD	1.40	4.02	01/11/2001	👑👑👑👑👑	4	5.0%	-4.4%	-10.3%	38.8%	-26.9%
ZI Schroder ISF Global Cities	7GUSD	USD	1.50	1.74	01/09/2011	👑👑👑👑👑	4	3.9%	-10.0%	-16.1%	29.3%	-5.9%
<b>Managed growth</b>												
ZI Jupiter Merlin International Equities Portfolio EUR	GZEUR	EUR	1.50	3.04	09/08/2010	👑👑👑👑👑	4	14.8%	9.9%	-10.7%	25.4%	-2.2%

Source: Zurich International Life. Figures based on bid prices on the last day of each month and include the deduction of the standard management charge. For the mirror funds, this also includes the deduction of the additional mirror fund charge of 0.75%. For details of the risk rating description and how the risk rating is calculated, please refer to the 'Mirror funds-your guide' brochure.

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Fund name	Fund code	Fund currency	AMC (%)	Current bid price	Launch date	FE Crown rating	Risk rating	Jun 23 -Jun 24	Jun 22 -Jun 23	Jun 21 -Jun 22	Jun 20 -Jun 21	Jun 19 -Jun 20
<b>Mirror funds continued</b>												
<b>Managed growth continued</b>												
ZI Jupiter Merlin International Equities Portfolio USD	Z9USD	USD	1.50	2.54	09/08/2010	★★★★★	4	12.4%	14.1%	-21.1%	32.2%	-3.0%
<b>Asian bond</b>												
ZI Templeton Asian Bond <sup>5</sup>	4QUSD	USD	1.05	1.02	01/12/2010	★★★★	2+	-5.3%	-1.2%	-9.1%	-1.9%	-3.0%
ZI UBS (Lux) Bond Fund - AUD	UCAUD	AUD	0.65	2.33	15/12/2003	★★★★	2	1.5%	1.3%	-12.6%	-2.0%	2.5%

Source: Zurich International Life. Figures based on bid prices on the last day of each month and include the deduction of the standard management charge. For the mirror funds, this also includes the deduction of the additional mirror fund charge of 0.75%. You should note that investing in some of these markets could result in the possibility of large and sudden falls in the price of units. The shortfalls on cancellation or loss on realisation could be considerable. Details of the individual fund performances are available on request. Mirror fund performance may not completely reflect the underlying fund performance due to some management charges incurred. The charges, expenses and taxation of the underlying fund are different and performance may differ. Please refer to the Mirror funds - your guide brochure for details. Details of the risk rating and description and how the risk rating is calculated can also be found in this brochure.

**FE Crown Fund Ratings is a quantitative based ratings system founded on historical performance, volatility and consistency. Funds are ranked against a relative benchmark chosen by FE with the lowest-rated funds carrying a single crown, and the highest awarded five crowns. Funds without a three-year track record are not rated. However, in some cases a rating is applied to funds whose underlying fund carries a three-year track record. FE Crown Ratings are produced solely by FE and its accuracy or completeness cannot be guaranteed.**

<sup>1</sup> For the Eagle funds, the fund price and performance is shown in sterling.

<sup>2</sup> Where less than 12 months performance is available, performance figures will not be shown due to a regulatory guideline by the United Kingdom Financial Services Authority.

<sup>3</sup> This fund is a hedged share class which aims to provide investors with a return correlated to the base currency performance of the fund, by reducing the effect of exchange rate fluctuations between the base and hedged currency. It is important to note that the hedge is not perfect - it aims to reduce, not eliminate, currency risk.

<sup>4</sup> The manager of this fund may deduct a performance based fee from this fund. This charge is additional to the total yearly charge shown. For further information please refer to the fund manager's literature.

<sup>5</sup> The annual management charge (AMC) quoted, contains an additional charge that is deducted by the Management Company to cover the fund's ongoing distributor/ servicing/ maintenance costs. These charges may be listed separately to the AMC in the fund's prospectus but for the purposes of this bulletin are displayed collectively. This is not the fund's total expense ratio/ongoing charge figure.

<sup>6</sup> As the fund employs both long and short strategies, extreme market conditions could theoretically expose the fund to unlimited losses. Such extreme conditions could result in little or no growth and may result in losses to your original investment. Only investors seeking long-term growth over a five to ten year horizon with at least moderate volatility should consider this fund. With every investment, there is a risk to your capital and you may not get back what you originally invested.

<sup>7</sup> This fund is not available in the Middle East region.

<sup>8</sup> The ZI HSBC BRIC Equity fund was closed to new business on 01 April 2010. Existing investments in this fund are unaffected.

<sup>9</sup> Due to the ongoing conflict between Russia and Ukraine, market trading conditions continue to be impaired. As a result, all trades within the underlying fund and its daily price calculation are suspended until further notice.

<sup>10</sup> Following the suspension of trading, the Annual Management Charge has been waived by the Fund Manager.

<sup>11</sup> Due to the ongoing conflict between Russia and Ukraine, this Fund has been created for the purposes of holding Russian assets and will be liquidated upon the disposal of the Russian assets.

## Retirement investment strategies performance to 30 June 2024

		Cumulative performance in strategy currency				Discrete performance in strategy currency				
		3 months	1 year	3 years	5 years	Jun 23 -Jun 24	Jun 22 -Jun 23	Jun 21 -Jun 22	Jun 20 -Jun 21	Jun 19 -Jun 20
<b>Sterling strategy</b>										
Portfolio	1	2.1%	11.5%	4.2%	20.7%	11.5%	5.6%	-11.5%	17.8%	-1.7%
	2	1.6%	8.8%	1.4%	12.8%	8.8%	3.6%	-10.0%	13.5%	-1.9%
	3	1.1%	6.1%	-1.5%	4.9%	6.1%	1.5%	-8.5%	8.9%	-2.2%
	4	0.8%	4.0%	0.6%	3.8%	4.0%	1.2%	-4.4%	4.2%	-0.9%
	5	0.5%	2.5%	0.4%	2.0%	2.5%	0.6%	-2.6%	1.8%	-0.2%
<b>Dollar strategy</b>										
Portfolio	1	2.0%	14.4%	3.6%	44.8%	14.4%	12.0%	-19.1%	31.3%	6.5%
	2	1.6%	11.7%	2.8%	36.2%	11.7%	9.1%	-15.6%	24.7%	6.2%
	3	1.3%	8.9%	2.1%	27.5%	8.9%	6.1%	-11.6%	17.9%	5.9%
	4	0.9%	5.4%	2.5%	15.5%	5.4%	3.8%	-6.3%	8.8%	3.5%
	5	0.6%	3.3%	1.9%	9.0%	3.3%	2.2%	-3.5%	4.4%	2.5%
<b>Eagle strategy <sup>1</sup></b>										
Portfolio	1	1.7%	15.5%	11.5%	44.4%	15.5%	5.7%	-8.7%	18.3%	9.5%
	2	1.1%	11.8%	8.1%	33.2%	11.8%	4.0%	-7.1%	13.7%	8.4%
	3	0.6%	8.1%	4.6%	22.1%	8.1%	2.2%	-5.3%	8.9%	7.2%
	4	-0.2%	3.5%	0.7%	8.5%	3.5%	0.4%	-3.0%	2.7%	4.9%
	5	-0.4%	1.5%	-0.8%	3.0%	1.5%	-0.4%	-1.8%	0.2%	3.7%
<b>Euro strategy</b>										
Portfolio	1	1.1%	13.8%	10.7%	44.5%	13.8%	11.3%	-12.7%	24.2%	5.1%
	2	0.6%	10.5%	7.4%	33.0%	10.5%	9.0%	-10.9%	18.9%	4.1%
	3	0.1%	7.2%	4.1%	21.4%	7.2%	6.6%	-8.9%	13.3%	2.9%
	4	0.2%	4.2%	2.5%	10.7%	4.2%	3.5%	-5.0%	6.5%	1.4%
	5	0.2%	2.5%	1.1%	5.0%	2.5%	1.8%	-3.1%	3.1%	0.8%

Source: Zurich International Life. Figures based on bid prices on the last day of each month. The sterling, dollar and euro strategies were launched 01/09/1989 and the euro strategies were launched 31/12/2002. The performance for the strategies is calculated based on the strategy balance being applied at the start of any given performance period.

<sup>1</sup> For the Eagle funds, the fund price and performance is shown in sterling.

Past performance is not a guide to future performance. The value of any investment and the income from it can fall as well as rise as a result of market and currency fluctuations and you may not get back the amount originally invested.

## Automatic investment strategies performance to 30 June 2024

		Cumulative performance in strategy currency				Discrete performance in strategy currency				
		3 months	1 year	3 years	5 years	Jun 23 -Jun 24	Jun 22 -Jun 23	Jun 21 -Jun 22	Jun 20 -Jun 21	Jun 19 -Jun 20
<b>Sterling strategy</b>										
Portfolio	1	2.7%	15.2%	11.4%	38.0%	15.2%	9.2%	-11.4%	22.7%	0.9%
	2	2.3%	12.3%	6.0%	24.7%	12.3%	6.5%	-11.4%	19.1%	-1.2%
	3	1.4%	8.4%	-4.3%	4.5%	8.4%	0.5%	-12.1%	11.6%	-2.2%
	4	0.4%	6.3%	-14.6%	-10.2%	6.3%	-7.0%	-13.6%	2.8%	2.3%
	5	0.5%	5.0%	-6.6%	-5.5%	5.0%	-4.3%	-7.0%	-1.2%	2.4%
<b>Dollar strategy</b>										
Portfolio	1	2.1%	16.2%	3.2%	49.5%	16.2%	16.1%	-23.5%	37.4%	5.4%
	2	2.0%	14.9%	3.7%	46.3%	14.9%	13.0%	-20.1%	32.9%	6.2%
	3	1.6%	11.4%	1.2%	33.9%	11.4%	7.5%	-15.5%	23.0%	7.5%
	4	1.1%	6.8%	-5.2%	14.0%	6.8%	2.3%	-13.3%	10.4%	8.9%
	5	0.9%	4.5%	-0.7%	5.4%	4.5%	1.5%	-6.3%	1.3%	4.8%
<b>Euro strategy</b>										
Portfolio	1	2.5%	18.4%	15.1%	60.3%	18.4%	13.0%	-14.0%	30.3%	6.9%
	2	1.4%	14.8%	11.9%	48.4%	14.8%	11.8%	-12.9%	25.7%	5.5%
	3	0.1%	9.8%	3.9%	26.8%	9.8%	7.6%	-12.0%	17.4%	3.9%
	4	-0.4%	6.5%	-6.4%	6.2%	6.5%	0.9%	-12.9%	9.1%	3.9%
	5	0.2%	4.0%	-4.8%	-2.2%	4.0%	-1.3%	-7.3%	1.6%	1.2%

Source: Zurich International Life. Figures based on bid prices on the last day of each month. The sterling, dollar and euro strategies were launched 01/01/2005. Automatic investment strategies are available on policies issued after January 2005.

The performance for the strategies is calculated based on the strategy balance being applied at the start of any given performance period.

Past performance is not a guide to future performance. The value of any investment and the income from it can fall as well as rise as a result of market and currency fluctuations and you may not get back the amount originally invested.

## The Eagle

The Eagle currency is a basket of four globally recognised currencies. Whilst the Eagle is designed to spread currency risk, it cannot remove volatility and the value of the Eagle exchange rate, like any currency, can change daily. Each Eagle is made up of 1 sterling, 2 US dollars, approximately 2.05 euros plus 500 Japanese yen.

The Eagle is currently worth (buying price) as at 30 June 2024

USD	8.66	GBP	6.84
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**It must be remembered that the value of the Eagle can fluctuate and past performance is not a guide to future performance. The value of any investment and the income from it can fall as a result of market and currency fluctuations and you may not get back the amount originally invested.**

## Important information

- a) The figures shown within this document include the deduction of the standard management charge.
- b) The figures have been calculated on bid prices on the last day of each month.
- c) Details of the individual fund performance are available on request.

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